



SURVIVOR

Sentinel

Inside this Issue:

January - February 2024

2023 Year in Review

2023 Year in Review 1

NC SOS Coverage by County 2

Online Survivor Benefits Report (OSBR) 3

Continuation of OSBR 4

Understanding Credit 5

Health and Wellness Coaching 6

Service Animal FAQ 7

Events Calendar 8

**Fort Liberty
Survivor Outreach
Services
910-396-0384**



Run, Honor, Remember 5K



Gold Star and Surviving Spouses Event

Gold Star and Surviving Parents Event



Outdoor Day

Holiday Party



OSBR

ONLINE SURVIVOR BENEFITS REPORT

MyARMYBenefits ★ MyNAVYBenefits ★ MyMARINEBenefits
MyAIRFORCEBenefits ★ MyCOASTGUARDBenefits

Interactive OSBR Access Instructions

When a service member in active-duty status dies, the casualty assistance officer provides an initial Online Survivor Benefits Report to eligible surviving spouses, children and guardians of eligible family members. The OSBR summarizes current financial benefits and projects future benefits from all federal sources, including the Defense Department, the Department of Veterans Affairs and the Social Security Administration. In addition to reviewing the initial OSBR with the survivor, the CAO lets them know about the interactive OSBR, which survivors can access anytime using their DS Logon.

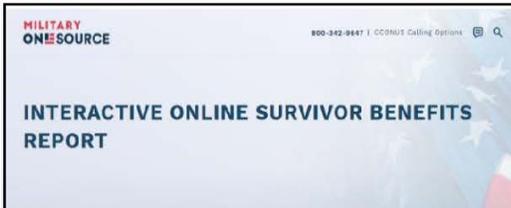
What is the interactive OSBR?

In addition to receiving the initial OSBR, survivors can access the interactive OSBR, an interactive financial planning tool, available to surviving spouses and dependent children of military service members who died while on active duty on or after Sept. 11, 2001. The interactive OSBR provides survivors current and projected income streams from federal sources but is available online and uses real-time data.

How will the OSBR help me?

Financial benefits available to survivors are subject to offsets, time limits and increases or reductions based on cost-of-living adjustments and choices like working, education and remarriage. OSBR functions help survivors make sound decisions by estimating how changes over time and in survivors' circumstances will affect their monthly and annual income.

*Navigating survivor benefits from different federal sources can seem overwhelming.
The OSBR easily links all your benefits to one online location.*



The OSBR not only projects anticipated “milestone” events, like children turning 18 and aging out of dependency status, but also allows survivors to run “What if ...?” scenarios. Survivors may change the status of any family member to display benefits that would result from marriage/divorce, disability, employment, military service, or attendance at a service academy.

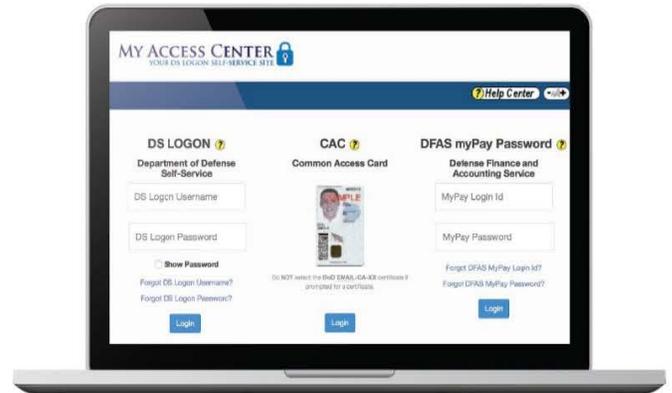
Annuity Payments		Example Only									
Date	Event	SS		DIC		SBP		SSIA		Monthly	Annual
	ⓘ ?	ⓘ ?		ⓘ ?		ⓘ ?		?		ⓘ	ⓘ
Jan 2022	Current Benefit	\$3,904	+	\$2,812	+	\$1,927	+	\$346	=	\$8,989	\$107,868
Mar 2022	Adultchild is 18	\$3,903	+	\$2,456	+	\$1,927	+	\$346	=	\$8,632	\$103,584
Jan 2023	FULL SPOUSE SBP	\$3,903	+	\$2,456	+	\$2,406	+	\$0	=	\$8,765	\$105,180
Jun 2023	Trans DIC Ends	\$3,903	+	\$2,150	+	\$2,406	+	\$0	=	\$8,459	\$101,508
Jun 2029	Son is 18	\$3,139	+	\$1,794	+	\$2,406	+	\$0	=	\$7,339	\$88,068
Nov 2031	Daughter is 16	\$1,607	+	\$1,794	+	\$2,406	+	\$0	=	\$5,807	\$69,684
Nov 2033	Daughter is 18	\$0	+	\$1,438	+	\$2,406	+	\$0	=	\$3,844	\$46,128
Dec 2040	Gray, is 60	\$1,532	+	\$1,438	+	\$2,406	+	\$0	=	\$5,376	\$64,512

How do I access the interactive OSBR calculator the first time?

What you need: You will need a DS Logon account. (See six steps below.)

There are two levels of DS Logon, Basic and Premium. After you establish a Basic logon, apply immediately for Premium. (There is no fee or associated cost.)

To get the Premium logon, you will be asked to verify questions about where you attended school and where you have lived. Answering these questions authenticates your identity and protects your private information.



1

If you don't have a DS Logon account, go to <https://myaccess.dmdc.osd.mil> and select "OK" to continue (If you have a DS Logon, skip to Step 3.)

2

Click on the "Need An Account?" box. On the next screen, select "I am one of the following:" and continue through the series of screens to complete your DS Logon registration. You will need to register for the DS Logon Premium account (*this is a no-cost service*). You should now have a DS Logon account username and password. Contact the DMDC Help Desk **800-477-8227** if you need assistance with creating your DS Logon.

3

Contact the OSBR Family Assistance Support Team at **877-827-2471** and provide them your DS Logon username to establish access to your interactive OSBR. (*Your password is not required.*)

4

Go to the interactive OSBR page on Military OneSource and select your service branch site: <https://www.militaryonesource.mil/-/interactive-online-survivor-benefit-reports> (*MyArmyBenefits, MyMarineBenefits, MyNavyBenefits, MyAirForceBenefits, MyCoastGuardBenefits*), click "Casualty and Survivor Assistance," and under the Interactive OSBR Reports heading, click on "Proceed to interactive Reports."

5

Read the instructions and select "DS Logon." Enter your DS Logon username and password to access your account and the interactive OSBR calculator.

6

For any questions regarding the interactive OSBR, contact the OSBR FAST at **877-827-2471**.

What you must do: Provide your DS Logon username to the OSBR Family Assistance Support Team, phone **877-827-2471** or email MFOSBR@magellanfederal.com to access your interactive OSBR the first time.

Survivors should access their OSBR at least once a year to maintain awareness of their financial benefits, by reviewing pending event milestones and future changes in monthly and annual income.

UNDERSTANDING CREDIT

★ CREDIT IS AN IMPORTANT FINANCIAL TOOL

Credit lets you pay for expenses you could not afford with cash, such as a college education, a new vehicle, or a home. It even helps you build a credit reputation (summarized in a credit report). However, credit can be dangerous if misused. Some individuals make the mistake of viewing credit as a license to spend. Poor spending decisions can leave you deeply in debt and damage your credit reputation for years. Understand how credit works and make wise decisions with these tips.

★ CREATE HEALTHY CREDIT HABITS

Boost your overall financial well-being by using credit responsibly. Practice the following healthy credit habits to improve your credit reputation and limit unnecessary debt.



- Create and follow a budget, so that you don't overspend and take on debt.
- Pay bills on time. Do not skip payments.
- Strive to pay off credit cards in full each month. If you have to carry a balance, try to keep it as low as possible.
- Do not apply for credit you do not need.
- Keep credit card and loan information in a safe, secure place to reduce the risk of identity theft.
- Keep your receipts and compare charges when your billing statements arrive. Call your bank, credit card or finance company immediately if there is a discrepancy.

★ BUILD A SOLID CREDIT REPUTATION (CREDIT REPORT)

Your credit report is a record of your payment history with creditors. It is this report that employers, lenders, landlords, insurers and other businesses often evaluate to make decisions about your creditworthiness. Your credit report shows the following:

- How much credit are you using?
- How well do you pay your debts?
- Who is inquiring about your credit?
- Information on bankruptcies or federal income tax liens

You can request your free annual credit report and dispute any errors through the Annual Credit Report Request Service (annualcreditreport.com), a centralized contact created by the three nationwide consumer reporting agencies, Equifax, Experian and TransUnion.

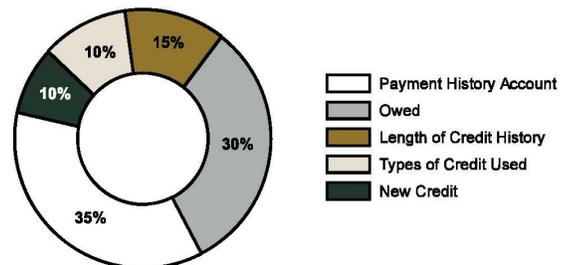
★ KNOW THE FACTORS DETERMINING YOUR CREDIT SCORE

Credit scores may range from 300 to 850 depending on the credit scoring model. Most lenders consider people with scores above 660 to be good credit risks. Scores below 600 may indicate credit problems.

A FICO Score is one credit score model and is considered by lenders to be the industry standard for determining how likely a person is to repay a loan. The chart indicates the five key components of a FICO credit score.

Payment history and amounts owed are responsible for approximately 65% of your credit score, so be sure to make payments on time and keep debt levels low. According to financial experts, payments made later than 30 days from the due date can hurt your credit score, as well as carrying credit card balances larger than 30% of your available credit limit.

Be sure to keep all five credit score components in check to maintain the highest possible score.



**SECURING THE
FINANCIAL
FRONTLINE**



Health and Wellness Coaching: Your partner in well-being

**Take command of your physical and mental fitness.
Meet your goals. Overcome stress.**

How can a coach help me?

Your board certified coach can help with:

- Weight management
- Fitness
- Nutrition
- Health management
- Stress management
- Life transitions

Who is eligible?

Health and wellness coaching is available to service members and their families, including teens. Survivors are also eligible.

What does a coach do?

Wellness is not one-size-fits-all. Your coach will work closely with you by phone or video to:

- Help you create an action plan
- Keep you on track
- Cheer your successes

Health and wellness coaches can also connect you with other helpful resources through Military OneSource, like interactive resilience tools, relationship support, education and career counseling and more.

How do I get started?

Call Military OneSource at 800-342-9647 or visit www.MilitaryOneSource.mil to schedule your appointment with a health and wellness coach.



SERVICE ANIMAL FAQ CHART



COMPARISON

SERVICE DOGS

THERAPY DOGS

EMOTIONAL SUPPORT

	SERVICE DOGS	THERAPY DOGS	EMOTIONAL SUPPORT
#Q1 Allowed by ADA Law to accompany handler in public places like stores, movies, and restaurants	✓	✗	✗
#Q2 Provides emotional support and comfort to more than one person	✗	✓	✗
#Q3 Specially trained to aid an individual with a disability	✓	✗	✗
#Q4 Are allowed to live in housing even if there is a no pet policy	✓	✗	✓
#Q5 Must be certified or registered	✗	✗	✗
#Q6 Is required to go through training to handle a variety of environments and situations	✓	✓	✗
#Q7 Can accompany their handler in the cabin of a airplane	✓	✗	✓

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 Poster design by Tom Chapman & GUGP
 We Raise Awareness about Service Dog Raising, Etiquette and Law.



Calendar of Events JAN - FEB 2024

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1 CLOSED 	2	3	4 Stronger Together Support Group 10:00 am	5	6
7	8	9	10 SOS closed until 12:00 pm for ACS Monthly Staff Meeting	11	12	13
14	15 CLOSED 	16	17	18 Parents Support Group 10:00 am Survivor Forum 6-8 pm	19	20
21	22	23	24 Resilience Workshop 10 am - 12 pm	25	26	27
28	29	30	31			
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 Stronger Together Support Group 10:00 am	2	3
4	5	6	7	8	9	10
11	12	13 Tricare Transition Seminar 10 am - 11 am	14 SOS closed until 12:00 pm for ACS Monthly Staff Meeting	15 Parents Support Group 10:00 am Survivor Forum 11 am - 1 pm	16	17
18	19 CLOSED 	20	21	22	23	24
25	26	27	28	29		